**An Open Letter to YAB Tun Dr Mahathir**

Dear YAB Tun Dr Mahathir,

Three weeks ago, a 48 year old lorry driver with stage 4 cancer of the colon came to see me as he was in financial distress. He had been the sole breadwinner and family finances were deeply in the red ever since his diagnosis about 2 months ago. As he was a BRIM recipient in 2018, I downloaded the application forms for MySalam and filled them for him (as I had made the clinical diagnosis of Ca Colon with obstruction before referring him to Ipoh GH. Applying to the GH to fill up the forms would have taken another 6 to 8 weeks). The reply from MySalam whatsapped to him after a week was - *. . dukacita dimaklumkan bahawa tuntutan penyakit kritikal anda telah ditolak disebabkan: Kemasukan hospital bukan kerajaan. Salah satu syarat tuntutan adalah penyakit mestilah didiagnos di hospital kerajaan . . .*

This Tun, is the DNA of insurance companies – deny liability first and try and turn people off. This could be one of the reasons that as of 22/7/2019 just over RM 1 million had been paid out under the MySalam Scheme - comprising 108 approved claims for critical illnesses (RM 864,000) and 941 approved claims for hospitalization (RM50 per day for a maximum of 14 days). These figures are from the Ministry of Finance.

YAB Tun, we paid Great Eastern RM 400 million to cover the B40 population for a year. Looks like Great Eastern will pay out less than RM 3 million for this year! Clearly the rakyat are not getting our money’s worth.

This is precisely why the PSM wrote to YB Lim Guan Eng in November 2018, and again in January 2019 urging him to consult other parties, do a proper actuarial study and consider other alternatives such as using Great Eastern’s payment of RM 2 billion to defray the co-payments required of patients going to government hospitals. However YB Lim, in his wisdom, didn’t engage us – didn’t even get one of his staff to meet up with us to get our views. That was when we sent a Memorandum endorsed by 40 organisations to you (20/3/2019), reiterating the same points.

Well Tun, the performance of MySalam over the past 6 months shows that the largest beneficiary is Great Eastern itself which received a payment of RM 400 million for insurance cover for the B40 population for 2019, but will likely only pay out RM 3 million or so to the Malaysian public for 2019.

We would like to urge you to set up an independent committee to look into the MySalam scheme and if necessary call it off, and channel the RM 2 billion to the Ministry of Health to help patients with their co-payments required of them in Government Hospitals. Getting the opinions of the MMA, the MOH and citizen groups working on health related issues would be a good idea too.

Thank you. Sincerely,

Jeyakumar Devaraj

Chairman, PSM

2/8/2019